



IAPD Report

BRIAN KEITH MUSIC

CRD# 2270357

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

BRIAN KEITH MUSIC (CRD# 2270357)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **06/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/20/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	05/20/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	BARBOURSVILLE, WV	03/10/2010 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	HUNTINGTON, WV	03/08/2010 - 09/20/2019

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4
Judgment/Lien	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**
Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245
Firm ID#: 13572

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/20/2019
B Arizona	Agent	Approved	09/20/2019
B Florida	Agent	Approved	09/23/2019
B Kentucky	Agent	Approved	09/20/2019
B North Carolina	Agent	Approved	08/26/2022
B Ohio	Agent	Approved	09/20/2019
B Virginia	Agent	Approved	09/20/2019
B West Virginia	Agent	Approved	09/20/2019
B Wisconsin	Agent	Approved	01/30/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
3756 US ROUTE 60
STE 320
HUNTINGTON, WV 25705

CETERA ADVISOR NETWORKS LLC
Salt Rock, WV

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**
Main Address: 1450 AMERICAN LANE



Qualifications

Firm ID#: 105644
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

	Regulator	Registration	Status	Date
IA	West Virginia	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
3756 US ROUTE 60
STE 320
HUNTINGTON, WV 25705

CETERA INVESTMENT ADVISERS LLC
Salt Rock, WV



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	11/09/1992
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/17/1999
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B Uniform Securities Agent State Law Examination (S63)	Series 63	12/03/1992
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	05/20/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	03/10/2010 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	BARBOURSVILLE, WV
B	03/08/2010 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	HUNTINGTON, WV
IA	01/02/2009 - 03/10/2010	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	SAINT PETERSBURG, F
B	01/31/2003 - 03/10/2010	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BARBOURSVILLE, WV
IA	10/14/2003 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BARBOURSVILLE, WV
B	02/22/1996 - 04/07/2003	J.J.B. HILLIARD, W.L. LYONS, INC.	CRD# 453	LOUISVILLE, KY
B	11/13/1992 - 02/27/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
03/2010 - 05/2021	SUMMT FINANCIAL GROUP INC	IA REP	Y	BARBOURSVILLE, WV, United States
03/2010 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	BARBOURSVILLE, WV, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) WEALTHBRIDGE INVESTMENTS; SINCE 02/01/2013; SAME AS REGISTERED ADDRESS; OWNER; DBA NAME; 200 HOURS SPENT ON ACTIVITY PER MONTH, 175 HOURS SPENT ON ACTIVITY DURING TRADING HOURS



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4
Judgment/Lien	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES INC
Allegations:	ACTIVITY FROM APPROX MAY 2004 TO 1/2010. ALLEGATIONS: UNAUTHORIZED TRADING, MISREPRESENTATIONS, FAILURE TO FOLLOW INSTRUCTIONS, POOR PERFORMANCE, MISMANAGEMENT AND NEGLIGENCE.
Product Type:	Annuity-Variable Mutual Fund
Alleged Damages:	\$300,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	11-04755
Filing date of arbitration/CFTC reparation or civil litigation:	12/16/2011



Customer Complaint Information

Date Complaint Received: 05/10/2013

Complaint Pending? No

Status: Settled

Status Date: 05/20/2013

Settlement Amount: \$24,950.00

Individual Contribution Amount: \$24,950.00

Firm Statement "AMOUNT OF CONTRIBUTION IS AMOUNT FINANCIAL ADVISOR IS REQUIRED TO PAY UNDER HIS FA AGREEMENT. THE TOTAL AMOUNT CONTRIBUTED MAY BE OFFSET BY ANY ERRORS & OMISSIONS INSURANCE IF COVERED"

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES INC

Allegations: ACTIVITY FROM APPROX MAY 2004 TO 1/2010. ALLEGATIONS: UNAUTHORIZED TRADING, MISREPRESENTATIONS, FAILURE TO FOLLOW INSTRUCTIONS, POOR PERFORMANCE, MISMANAGEMENT AND NEGLIGENCE.

Product Type: Annuity-Variable
Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$300,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 11-04755

Filing date of arbitration/CFTC reparation or civil litigation: 12/16/2011

Customer Complaint Information

Date Complaint Received: 05/10/2013

Complaint Pending? No

Status: Settled

Status Date: 05/20/2013

Settlement Amount: \$24,950.00

Individual Contribution Amount: \$24,950.00

**Broker Statement**

STATEMENT OF CLAIM AND ASSOCIATED DOCUMENTS RECEIVED VIA EMAIL BY FIRM COUNSEL ON MAY 10, 2013. STATEMENT OF CLAIM DATED 12/16/2011. NOT SURE OF EXACT FILING DATE WITH FINRA.

Disclosure 2 of 4**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

J.J.B. HILLIARD, W.L. LYONS, INC.

Allegations:

CLIENT ALLEGES FINANCIAL CONSULTANT GUARANTEED HER INCOME FOR LIFE IN MARCH, 1999.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

MUTUAL FUNDS, UNIT INVESTMENT TRUST

Alleged Damages:

\$15,987.00

Customer Complaint Information**Date Complaint Received:**

07/03/2008

Complaint Pending?

No

Status:

Denied

Status Date:

07/28/2008

Settlement Amount:**Individual Contribution Amount:****Firm Statement**

CLIENT DID NOT ALLEGE A SPECIFIC DOLLAR AMOUNT, BUT ALLEGED SHE SHOULD HAVE RECEIVED INCOME FOR THE REMAINDER OF HER LIFE. AS OF JUNE 30, 2008 CLIENT HAD A MARKET LOSS OF \$15,987.00.

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Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

J.J.B. HILLIARD, W.L. LYONS, INC.

Allegations:

CLIENT ALLEGES FINANCIAL CONSULTANT GUARANTEED HER INCOME FOR LIFE IN MARCH, 1999.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

MUTUAL FUNDS UNIT INVESTMENT TRUST

Alleged Damages:

\$15,987.00

Customer Complaint Information**Date Complaint Received:**

07/28/2008

Complaint Pending?

No

Status:

Denied

Status Date:

07/28/2008

Settlement Amount:



Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: J.J.B. HILLIARD, W.L. LYONS, INC

Allegations: CUSTOMER ALLEGES NEGLIGENCE, MISREPRESENTATION, AND UNSUITABLE INVESTMENT RECOMMENDATIONS BY MR. MUSIC WHICH RESULTED IN LOSSES IN [CUSTOMER]'S INVESTMENTS IN MAY OF 2000.

Product Type: Mutual Fund(s)

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 09/12/2005

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/12/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE #05-04670

Date Notice/Process Served: 09/12/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/17/2006

Monetary Compensation Amount: \$24,999.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JJB HILLIARD, WL LYONS, INC

Allegations: CUSTOMER ALLEGES NEGLIGENCE, MISREPRESENTATION, AND UNSUITABLE INVESTMENT RECOMMENDATIONS BY MR MUSIC WHICH RESULTED IN LOSSES IN CLIENT'S INVESTMENTS IN MAY OF 2000.

Product Type: Mutual Fund(s)

Alleged Damages: \$100,000.00



Customer Complaint Information

Date Complaint Received: 09/12/2005
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 09/12/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 05-04670

Date Notice/Process Served: 09/12/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/17/2006

Monetary Compensation Amount: \$24,999.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 4

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: J.J.B. HILLIARD

Allegations: UNSUITABILITY

Product Type: Annuity(ies) - Variable

Alleged Damages: \$59,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #03-06059](#)

Date Notice/Process Served: 08/19/2003

Arbitration Pending? No

Disposition: Award

Disposition Date: 12/22/2004

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE TO AND SHALL PAY TO CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$63,770.00, PLUS INTEREST.

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: J.J.B HILLIARD, W.L. LYONS, INC.

Allegations: CLIENT ALLEGES FC NON-ATTENTIVE TO ACCOUNT

Product Type: Annuity(ies) - Variable

Alleged Damages: \$59,000.00

Customer Complaint Information

Date Complaint Received: 03/28/2003

Complaint Pending? No

Status: Arbitration/Reparation
Denied

Status Date: 05/16/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD 03-06059](#)

Date Notice/Process Served: 08/25/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/28/2004

Monetary Compensation Amount: \$109,098.51

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JJB HILLIARD, WL LYONS, INC

Allegations: CLIENT ALLEGES FC NON-ATTENTIVE TO ACCOUNT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$59,000.00

Customer Complaint Information

Date Complaint Received: 03/28/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/25/2003

Settlement Amount:



**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** [NASD CASE# 03-06059](#)

Date Notice/Process Served: 08/25/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/28/2004

**Monetary Compensation
Amount:** \$109,098.51

**Individual Contribution
Amount:** \$0.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$153,331.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/02/2015
Date Individual Learned:	05/14/2015
Type of Court:	State Court
Name of Court:	CABELL COUNTY COURT
Location of Court:	CABELL COUNTY, WV
Docket/Case #:	BK146PG576
Judgment/Lien Outstanding?	Yes
Broker Statement	A PAYMENT PLAN WITH THE IRS HAS BEEN ESTABLISHED TO PAY THESE TAXES. (AS OF 10/6/2016)

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$15,749.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/01/2009
Type of Court:	NONE
Name of Court:	N/A
Location of Court:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	JUDGEMENT/LIEN IS FOR 2008 TAXES. CPA IS CURRENTLY LOOKING OVER TAX RETURN AND PAYMENT FOR AMOUNT OWED AND WILL BE SUBMITTED. THIS JUDGEMENT/LIEN NOTICE IS MY FIRST KNOWLEDGE OF ANY CLAIM OR ACTION.



End of Report

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